

### **AMENDMENTS TO THE CLAIMS**

What is claimed is:

1. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder comprising:

receiving at a computer a balance transfer request for transferring a balance from the first credit account to the second credit account;

obtaining account data associated with the first credit account, said account data comprising at least an identifier for a first financial institution with which the first credit account is held;

determining with a business logic server, using the account data associated with the first credit account, whether the first financial institution with which the first credit account is held is related to a second financial institution with which the second credit account is held; and

processing the balance transfer request if it meets all of at least one eligibility requirement for transferring the balance, and otherwise not processing the ~~received~~ balance transfer request; the at least one eligibility requirement comprising a requirement that the first credit account and the second credit card account not be held by related financial institutions.

2. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data associated with the first credit account is obtained in real time.

3. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the account data is obtained from a source other than the account holder.

4. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 3, wherein the source other than the account holder is a credit reporting bureau.

5. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the first and second financial institutions are ~~the same financial institution~~ identical.

6. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein the first financial institution is considered related to the second financial institution if the first financial institution ~~with~~ is affiliated with the second financial institution.

7. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, wherein determining whether the first financial institution is related to the second financial institution comprises comparing the first financial institution with a list of ineligible financial institutions.

8. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 7, wherein the list of ineligible financial institutions comprises the second ~~the~~ financial institution and any financial institutions associated with the second financial institution with which the second credit account is held.

9. (Previously presented) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

receiving from the account holder an indication that the account holder is interested in transferring a balance to the second credit account; and

wherein obtaining account data is performed in response to receiving said indication.

10. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further

comprising displaying at least a portion of said account data associated with the first credit account to the account holder.

11. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising displaying at least a portion of said account data associated with the first credit account to the account holder in the event it is determined that the first financial institution is not the same as or affiliated with the second financial institution.

12. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

providing to the account holder a balance transfer request display, the balance transfer request display comprising a data entry field; and

populating the data entry field with at least one element of said account data associated with the first credit account.

13. (Currently amended) A computer implemented method for online transfer of a balance from a first credit account to a second credit account as recited in claim 1, further comprising:

providing to the account holder a balance transfer request display, the balance transfer request display comprising a data entry field; and

in the event it is determined that the first financial institution is not the same as or affiliated with the second financial institution, populating the data entry field with at least one element of said account data associated with the first credit account.

14. (Currently amended) A system for online transfer of a balance comprising:  
a computer system configured to:

receive an online balance transfer request for transferring a balance from a first credit account associated with an account holder to a second credit account associated with the account holder;

obtain account data associated with the first credit account, said account data comprising at least ~~the~~ information identifying a first financial institution with which the first credit account is held;

determine whether the online balance transfer request meets at least one eligibility requirement, the at least one eligibility requirement comprising a requirement that ~~a~~ the first financial institution with which the first credit account is held is not related to a second financial institution with which the second credit account is held; and

process the online balance transfer request if all eligibility requirements are met and, otherwise, not processing the received balance transfer request; and

a network connection associated with the computer system and configured to enable the computer system to receive data transmissions from and send data transmissions to the account holder.

15. (Original) A system for online transfer of a balance from a first credit account to a second credit account as recited in claim 14, wherein said computer system comprises two or more computers.

16. (Currently amended) A computer program product for online transfer of a balance from a first credit account associated with an account holder to a second credit account associated with the account holder in response to receiving an online balance transfer request originated from the account holder, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

obtaining account data associated with the first credit account, said account data comprising ~~at least the~~ information identifying a first financial institution with which the first credit account is held;

determining whether the online balance transfer request meets at least one eligibility requirement, the at least one eligibility requirement comprising a requirement that ~~a~~ the first financial institution with which the first credit account is held is not related to a second financial institution with which the second credit account is held; and

process the online balance transfer request if all eligibility requirements are met and, otherwise, not process the online balance transfer request.

17. Cancelled.

18. (Previously presented) The computer program product of claim 16 wherein the account data is obtained in real time.

19. (Previously presented) The computer program product of claim 16, wherein the account data is obtained from a source other than the account holder.

20. (Previously presented) The computer program product of claim 16, wherein the first and second financial institutions are the same financial institution.

21. (Previously presented) The computer program product of claim 16, wherein determining whether the balance request meets at least one eligibility requirement comprises comparing the first financial institution with a list of ineligible financial institutions.

22. (Previously presented) The computer program product of claim 21, wherein the list of ineligible financial institutions comprises second the financial institution and any financial institutions associated with the second financial institution with which the second credit account is held.

23. (Previously presented) The computer program product of claim 16, wherein the computer readable medium further comprises instructions for receiving from the account holder an indication that the account holder is interested in transferring a balance to the second credit account; wherein obtaining account data is performed in response to receiving said indication.

24. (Previously presented) The computer program product of claim 16, wherein the computer readable medium further comprises instructions for providing to the account holder a balance transfer request display, the display comprising a data entry field; and populating the data entry field with at least one element of said account data.